

Grantee: Jersey City, NJ

Grant: B-08-MN-34-0101

July 1, 2012 thru September 30, 2012 Performance Report



Grant Number:

B-08-MN-34-0101

Obligation Date:**Award Date:****Grantee Name:**

Jersey City, NJ

Contract End Date:

03/20/2013

Review by HUD:

Submitted - Await for Review

Grant Amount:

\$2,153,431.00

Grant Status:

Active

QPR Contact:

Erin Ross

Estimated PI/RL Funds:

\$713,586.06

Total Budget:

\$2,867,017.06

Disasters:

Declaration Number

NSP

Narratives

Areas of Greatest Need:

The city of Jersey City (the primary responsible organization) will contract with qualified non-profit or for-profit housing developers (Alliance Construction Group, Jersey City Episcopal Community Development Corp., Jersey City Incinerator Authority and Santomauro General Contracting) to provide demolition and to acquire and rehabilitate foreclosed properties between March 1, 2009 &ndash September 1, 2010. The City of Jersey City will focus on foreclosed properties in the areas of greatest need &ndash Wards A, B, & F.

Ward A Description

The Greenville neighborhood is situated on the southern tip of Jersey City. It stretches from the Tidal Basin of the Hudson River on its east to the Hackensack River/Route 440 on its West, with Culver Avenue as its northern border.

There are several residential communities in Greenville. The older section of single-family homes, built in the early 1900s, is located on the eastern edge of the area. It is adjacent to the Greenville Yards, industrial railroad spurs built in the early 1900's. In the early 1960's, "Country Village" was built along the western edge, with blocks of two-family attached and detached houses created in a curved pattern to allow for winding streets. Several senior citizen mid-rise buildings were also constructed during the 1960s.

The latest residential growth occurred in the late 1990's with the creation of Franklin Village adjacent to Our Lady of Mercy (OLM) church and school. In the year 2000, close to 60% of all housing units in the Greenville area were owner-occupied, a proportion far greater than the 27% citywide.

Of Greenville's more than 43,000 residents, almost 80% were born in the U.S. Median family income in 1999 stood at \$42,206, somewhat above the \$41,639 citywide average. In the year 2000, about 40% of all residents in the Greenville area 25 years of age and over had some college or were college graduates. Just over a quarter of all adults had less than a high school education.

Ward B Description

The West Side neighborhood, located on the western edge of Jersey City is one of the oldest and most densely populated parts of the City. It was, at one time, home to several large industrial centers and still has several large manufacturers and industrial operations, primarily along the southern edge of Westside Avenue.

West Side's major retail center is located on West Side Avenue. Other retail corridors include one along Communipaw Avenue and the other along Kennedy Boulevard.

New Jersey City University (NJCU), located along the southern edge of the area on Culver Avenue, has been a major engine of economic renewal. It is redeveloping the University's campus and has purchased properties in the vicinity of the campus for mixed-use development including student housing.

Housing in the area ranges from single-family Victorian homes surrounding Lincoln Park to pre-war high-rise dwellings to two-three story row houses interspersed with detached single-family homes. Rental units account for about two-thirds of all housing in the area.

Of the area's close to 31,000 residents, about a third were born outside of the U.S. Median family income in 1999 stood at \$40,736 just about the same as the City median income of \$40,639. In the year 2000, about 40% of the area 25 years of age and over had some college or were college graduates. About 30% of all adults had less than a high school education.

Ward F Description

The Martin Luther King-Bergen/Lafayette (MLK-B/L) neighborhood is located in the central part of Jersey City. It is surrounded by five other neighborhoods. Liberty State Park is its eastern border and Bergen Avenue in the West Side neighborhood its western border. The northern border is jagged around Grand Street and Fairmont Avenue in McGinley Square. The southern border is Wegman Parkway separating MLK-B/L from Greenville. The principal retail center in the MLK-B/L neighborhood runs along Martin Luther King Drive. The Drive was previously known as Jackson Avenue, an upscale shopping corridor in the 1940s and 1950s. Storefronts of many original Jackson Avenue stores are still evident. Retailers are using some today; others stand vacant. Several smaller retail strips run along other east-west roads in the neighborhood.

The Neighborhood Stabilization Program (NSP) areas of greatest need in Ward F are located in and around the MLK Hub and beyond. The

MLK Hub, located along MLK Drive and Virginia Avenue, is one of Jersey City's most ambitious inner-city economic revitalization projects. The Hub is home to a new firehouse, a supermarket and retail strip mall and a new post office. Significant investment of public capital has been invested in the area.

At one time, there were a number of manufacturing companies on sites located on the eastern edge of the neighborhood, around Garfield Avenue bordering Liberty State Park. These sites, once abandoned, are being purchased with the intention of turning them into residential uses. With two light rail stops in or adjacent to the area, it is more accessible to downtown Jersey City and New York City than any other part of Jersey City, with the exception of the Waterfront.

There are several low-income housing projects scattered throughout the Martin Luther King/Bergen/Lafayette neighborhood. In the year 2000, rental units comprised about 70% of all housing units in the area. Of its close to 25,000 residents, almost 85% were born in the U.S. Median family income in 1999 stood at \$30,306, significantly below the \$41,639 median income for the City as a whole. In the year 2000, close to one out of every three adults over the age of 25 had some college or a college degree. However, the same proportion also had less than a high school education.

Eligible Uses

For Sale &dash Acquisition and rehabilitation of properties that have been foreclosed upon. Properties will be sold to households earning up to 120% of AMI. Housing must be owner occupied. Direct homeownership assistance will be provided as necessary for this activity for individuals earning between 80%-120% AMI.

Rental Housing &dash Acquisition and rehabilitation of properties that have been foreclosed upon. As appropriate properties proposed to be utilized specifically for rental housing may be rented to individuals or households earning up to 50% of AMI.

Demolition of Blighted Structures in LMMI areas &dash Demolition of blighted structures will be carried out in areas where at least 51% of the residents have incomes at or below 120% of area median income.24CFR570.201 (d)

Distribution and and Uses of Funds:

The city of Jersey City will undertake the following activities within the target areas:

- 1) Acquire and rehabilitate homes that have been foreclosed upon and sell properties to households earning up to 120% of AMI. Because Jersey City consists of primarily multi-family units, homes acquired for re-sale purposes will consist of two (2) family properties. These properties contain at least one (1) rental unit. At least 10 rental units will be restricted to families at 50% of AMI or below. In addition, up to 15 rental units will be unrestricted. In cases where NSP funds are used to acquire properties that will serve as rental or special needs housing, all units will be reserved for individuals/families at 50% or below the AMI.
- 2) Demolish and/or secure vacant and blighted abandoned properties.
- 3) Administration

Overall Strategy

Concentrate on stabilizing side streets off main corridors.

- Negotiate with lenders to assist prospective homebuyers to acquire foreclosed properties at a discount (at least 15%).
- Provide soft-second mortgages to fill affordability gaps. Mortgages will be provided for eligible owner-occupants who will maintain the property as affordable. As appropriate, rental units will be rented to families at 50% or below AMI.
- Determine the status of abandoned properties within the designated areas and develop a plan for rehabilitation or demolition of properties that are a nuisance in targeted neighborhoods.
- Contract with subrecipient(s) to acquire and rehabilitate properties to be sold and/or rented to eligible families.
- Leverage NSP funds by piggybacking on the City's First Time Homebuyer and Live Where You Work Programs for eligible families.
- Implement targeted Homeowner Rehabilitation Program (HORP) in very high risk and high risk areas.

Distribution and Uses of Funds

Jersey City Allocation \$2,153,431

I. Administration

\$153,431

II. Acquisition and Rehabilitation of foreclosed upon properties

\$1,500,000

III. Demolition &dash blighted and abandoned properties

\$500,000

TOTAL

\$2,153,431

Definitions and Descriptions:



Low Income Targeting:

Acquisition and Relocation:

Public Comment:

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$3,153,431.00
Total Budget	\$0.00	\$2,153,431.00
Total Obligated	\$0.00	\$2,153,431.00
Total Funds Drawdown	\$2,894.71	\$2,060,345.54
Program Funds Drawdown	\$0.00	\$1,810,358.28
Program Income Drawdown	\$2,894.71	\$249,987.26
Program Income Received	\$0.00	\$1,867,539.50
Total Funds Expended	\$2,894.71	\$3,757,890.13
Match Contributed	\$0.00	\$0.00

Progress Toward Required Numeric Targets

Requirement	Required	To Date
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$323,014.65	\$0.00
Limit on Admin/Planning	\$215,343.10	\$60,534.91
Limit on State Admin	\$0.00	\$60,534.91

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	\$538,357.75	\$605,762.00

Overall Progress Narrative:

Acquisition and Rehabilitation - JC Episcoapl CDC certified four (4) tenants for rental units.
Demolition - No activity



Project Summary

Project #, Project Title

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
9999, Restricted Balance	\$0.00	\$0.00	\$0.00
NSP1, Administration	\$0.00	\$153,431.00	\$49,085.15
NSP2, Acquisition and Rehabilitation	\$0.00	\$1,500,000.00	\$1,309,508.20
NSP3, Demolition	\$0.00	\$500,000.00	\$451,764.93



Activities

Grantee Activity Number:	JC Episcopal Rehab and Acquisition
Activity Title:	JCECDC1

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP2

Projected Start Date:

06/01/2009

Benefit Type:

Direct Benefit (Households)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Acquisition and Rehabilitation

Projected End Date:

08/09/2010

Completed Activity Actual End Date:

Responsible Organization:

Jersey City Episcopal CDC

Overall

	Jul 1 thru Sep 30, 2012	To Date
Total Projected Budget from All Sources	N/A	\$461,136.00
Total Budget	\$0.00	\$461,136.00
Total Obligated	\$0.00	\$461,136.00
Total Funds Drawdown	\$0.00	\$428,860.10
Program Funds Drawdown	\$0.00	\$428,860.10
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$1,629,252.17
Total Funds Expended	\$0.00	\$933,786.38
 Match Contributed	 \$0.00	 \$0.00

Activity Description:

The acquisition and rehabilitation of three (3) two-family homes.

Location Description:

Foreclosed and abandoned properties in Ward F (52 Jewett Avenue, 133 Clerk Street and 62 Stegman Street).

Activity Progress Narrative:

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	11/3
	This Report Period	Cumulative Actual Total / Expected
	Total	Total



# of Housing Units	0	13/6
# of Singlefamily Units	0	13/6

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/0	10/3	10/3	100.00
# Owner Households	0	0	0	0/0	10/3	10/3	100.00

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
HUD	\$0.00
Total Other Funding Sources	\$0.00

Grantee Activity Number:	JC Episcopal 2 - Acquisition (Cancelled)
Activity Title:	JCECDC2

Activity Category:

Acquisition - general

Activity Status:

Under Way

Project Number:

NSP2

Project Title:

Acquisition and Rehabilitation

Projected Start Date:

06/01/2009

Projected End Date:

08/09/2010

Benefit Type:

Direct Benefit (Households)

Completed Activity Actual End Date:**National Objective:**

NSP Only - LMMI

Responsible Organization:

Jersey City Episcopal CDC

Overall**Jul 1 thru Sep 30, 2012****To Date****Total Projected Budget from All Sources**

N/A

\$0.00

Total Budget

\$0.00

\$0.00

Total Obligated

\$0.00

\$0.00

Total Funds Drawdown

\$0.00

\$0.00

Program Funds Drawdown

\$0.00

\$0.00

Program Income Drawdown

\$0.00

\$0.00

Program Income Received

\$0.00

\$0.00

Total Funds Expended

\$0.00

\$92,253.00

Match Contributed

\$0.00

\$0.00

Activity Description:**Location Description:****Activity Progress Narrative:****Accomplishments Performance Measures**

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	1/1
# of buildings (non-residential)	0	0/0
# of Parcels acquired by	0	0/0
# of Parcels acquired by admin	0	0/0
# of Parcels acquired voluntarily	0	0/2

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	2/2

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Permanent Jobs Created	0	0	0	0/0	0/0	0/0	0

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	1/1	1/1	2/2	100.00

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
HUD	\$0.00
Total Other Funding Sources	\$0.00

Grantee Activity Number: JC Episcopal Program Income Activities

Activity Title:

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP2

Projected Start Date:

06/29/2010

Benefit Type:

Direct Benefit (Households)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Acquisition and Rehabilitation

Projected End Date:

06/30/2012

Completed Activity Actual End Date:

Responsible Organization:

Jersey City Episcopal CDC

Overall

Total Projected Budget from All Sources

Jul 1 thru Sep 30, 2012

N/A

To Date

\$0.00

Total Budget

\$0.00

\$0.00

Total Obligated

\$0.00

\$0.00

Total Funds Drawdown

\$0.00

\$0.00

Program Funds Drawdown

\$0.00

\$0.00

Program Income Drawdown

\$0.00

\$0.00

Program Income Received

\$0.00

\$0.00

Total Funds Expended

\$0.00

\$315,017.84

Match Contributed

\$0.00

\$0.00

Activity Description:

Targeting an area that has concentrated very high risk loans, foreclosures and abandoned properties. Acquisition and rehab activity in these areas will assist in neighborhood stabilization. This activity will create rental and homeowner units for eligible families. This will assist households earning up to 120% of area median income. At least 25% of the funds will be used to meet the housing requirements of those below 50% of area median income.

Location Description:

Foreclosed and abandoned properties in targeted areas of Wards A, B, & F.

Activity Progress Narrative:

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	9/7
# of buildings (non-residential)	0	0/0
# of Parcels acquired by	0	0/0
# of Parcels acquired by admin	0	0/0



# of Parcels acquired voluntarily	0	1/0
-----------------------------------	---	-----

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	7/7
# of Singlefamily Units	0	7/7

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Permanent Jobs Created	0	0	0	0/0	0/0	0/0	0

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/0	7/7	7/7	100.00
# Owner Households	0	0	0	0/0	7/7	7/7	100.00

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
HUD	\$0.00
Total Other Funding Sources	\$0.00



Grantee Activity Number:	JC Episcopal Set Aside Program Income Activities
Activity Title:	

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP2

Projected Start Date:

06/29/2010

Benefit Type:

Direct Benefit (Households)

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

Acquisition and Rehabilitation

Projected End Date:

03/01/2013

Completed Activity Actual End Date:
Responsible Organization:

Jersey City Episcopal CDC

Overall
Total Projected Budget from All Sources
Jul 1 thru Sep 30, 2012

N/A

To Date

\$0.00

Total Budget

\$0.00

\$0.00

Total Obligated

\$0.00

\$0.00

Total Funds Drawdown

\$0.00

\$0.00

Program Funds Drawdown

\$0.00

\$0.00

Program Income Drawdown

\$0.00

\$0.00

Program Income Received

\$0.00

\$0.00

Total Funds Expended

\$0.00

\$0.00

Jersey City Episcopal CDC

\$0.00

\$315,017.84

Match Contributed

\$0.00

\$0.00

Activity Description:

Targeting an area that has concentrated very high risk loans, foreclosures and abandoned properties. Acquisition and rehab activity in these areas will assist in neighborhood stabilization. This activity will create rental and homeowner units for eligible families. This will assist households earning up to 120% of area median income. At least 25% of the funds will be used to meet the housing requirements of those below 50% of area median income.

Location Description:

Foreclosed and abandoned properties in targeted areas of Wards A, B, & F.

Activity Progress Narrative:

\$50,215.00 of program income funds were returned to the City from JC Episcopal CDC for 152 Arlington Avenue.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	1	8/7

	This Report Period	Cumulative Actual Total / Expected
	Total	Total



# of Housing Units	1	8/7
# of Singlefamily Units	1	8/7

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	1	0	1	8/7	0/0	8/7	100.00
# Renter Households	1	0	1	8/7	0/0	8/7	100.00

Activity Locations

Address	City	County	State	Zip	Status / Accept
152 Arlington Avenue	Jersey City		New Jersey	07305-4304	Match / N

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
HUD	\$0.00
Total Other Funding Sources	\$0.00



Grantee Activity Number: JC Episcopal Set-Aside

Activity Title:

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP2

Projected Start Date:

09/09/2009

Benefit Type:

Direct Benefit (Households)

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

Acquisition and Rehabilitation

Projected End Date:

11/30/2010

Completed Activity Actual End Date:

Responsible Organization:

Jersey City Episcopal CDC

Overall

Total Projected Budget from All Sources

Jul 1 thru Sep 30, 2012

N/A

To Date

\$461,394.00

Total Budget

\$0.00

\$461,394.00

Total Obligated

\$0.00

\$461,394.00

Total Funds Drawdown

\$0.00

\$493,668.90

Program Funds Drawdown

\$0.00

\$493,668.90

Program Income Drawdown

\$0.00

\$0.00

Program Income Received

\$0.00

\$238,287.33

Total Funds Expended

\$0.00

\$929,132.11

Jersey City Episcopal CDC

\$0.00

\$929,132.11

Match Contributed

\$0.00

\$0.00

Activity Description:

Acquisition and rehabilitation of three (3) two-family homes.

Location Description:

Targeting foreclosed properties in Ward F (52 Jewett Avenue, 133 Clerk Street and 62 Stegman Street).

Activity Progress Narrative:

Certification of four (4) tenants through JC Episcopal.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	4	10/3
# ELI Households (0-30% AMI)	1	1/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	4	12/6



Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	4	0	4	12/3	2/0	14/3	100.00
# Renter Households	4	0	4	12/3	2/0	14/3	100.00

Activity Locations

Address	City	County	State	Zip	Status / Accept
152 1/2 Arlington Avenue	Jersey City		New Jersey	07305-	Match / N
152 Arlington Avenue	Jersey City		New Jersey	07305-	Match / N
92 Armstrong Avenue	Jersey City		New Jersey	07305-	Match / N
117 Armstong Avenue	Jersey City		New Jersey	07305-	Match / N

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number:	NSP Admin
Activity Title:	DCD Administration

Activity Category:

Administration

Project Number:

NSP1

Projected Start Date:

03/01/2009

Benefit Type:

N/A

National Objective:

N/A

Activity Status:

Under Way

Project Title:

Administration

Projected End Date:

09/01/2010

Completed Activity Actual End Date:
Responsible Organization:

City of Jersey City - Division of Community Development

Overall
Total Projected Budget from All Sources
Jul 1 thru Sep 30, 2012

N/A

To Date

\$153,431.00

Total Budget

\$0.00

\$153,431.00

Total Obligated

\$0.00

\$153,431.00

Total Funds Drawdown

\$2,894.71

\$60,534.91

Program Funds Drawdown

\$0.00

\$49,085.15

Program Income Drawdown

\$2,894.71

\$11,449.76

Program Income Received

\$0.00

\$0.00

Total Funds Expended

\$2,894.71

\$73,402.49

City of Jersey City - Division of Community Development

\$2,894.71

\$73,402.49

Match Contributed

\$0.00

\$0.00

Activity Description:

Administrative costs associated with NSP activities.

Location Description:

N/A

Activity Progress Narrative:

DCD administrative costs incurred during the period of July - September 2012.

Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	
